

## National Health Insurance Nears Its Grand Debut

### Most Political Groups Say The Time Is Now

WASHINGTON (AP) — Under present plans Congress will go to work in earnest about mid-June on a national health insurance program that could be the most sweeping legislation of its kind since the advent of Social Security in 1936.

Before any plan can be enacted

ed profound differences over how to administer and finance it must somehow be resolved.

Yet it seems likely the lawmakers will drive themselves to accomplish their monumental tasks of decision-making and compromising before the life of the present Congress runs out.

A wide consensus has formed that the country can wait no longer for better ways of delivering health services to everyone, regardless of income.

The agreement sweeps across the political and social spectrum, from the Nixon administration to the AFL-CIO. It even includes the American Medical Association, which changed from fighting the idea of government in medical affairs to now recognizing the mood of the times by coming in with its own plan.

From the dozens of variations displayed in bills before Congress, one clear difference in approach stands out.

The insurance plan could be government-run and tax-financed, somewhat as Medicare now is. This method is favored by the AFL-CIO and many liberals, in and out of Congress.

Or, the government could use carrot-and-stick incentives as recommended by President Nixon to induce employers and employees, or individuals, to purchase private health insurance which would have to conform to established standards. The government would participate to some extent, typically by picking up the tab for persons outside regular employment.

One thing is certain. Whoever pays, and in what combination, the cost will be high. Cost estimates of some of the more prominently supported plans range from about \$12 billion to nearly \$80 billion.

House Ways and Means Committee Chairman Wilbur D. Mills, D-Ark., says the panel is approaching the health insurance legislation without commitments and will look into all the variations and probably choose elements from several, producing a "Ways and Means bill."

#### PLENTY OF OPTIONS

It will have plenty of options. The heart of the administration's proposals is a requirement that employers provide for employees and their dependents basic health insurance, including hospitalization, physicians' services and coverage against catastrophic illness.

Initially, the employer would pay 65 per cent of the premium, the employee the remainder. Later the employer share would increase to 75 per cent.

For the poor, the unemployed or intermittently employed, the government would provide coverage through a Family Health Insurance Plan. The coverage would cost nothing to a family of four with an annual income not more than \$3,000. Above that level, families would pay on a sliding scale.

In common with other plans, the administration proposal would encourage the use of Health Maintenance Organizations—HMOs.

HMOs are organizations offering their subscribers full medical services on a prepaid basis and emphasizing preventive care.

A few have been in existence a long time, but their spread across the country has been slow.

In his health message, Nixon lauded the effectiveness and economy of HMOs and proposed federal financial assistance for planning and organizing more of them. His proposal would re-



**BUTTERMILK RIVER:** Residents along Paw Paw river between Watervliet and Benton Harbor found river had turned a milky white Sunday the opening day of Earth Week. William Baney, field inspector with Michigan Department of Agriculture who lives near the river on Coloma road, said he received some 10 calls from persons wondering what happened. Baney said he talked with a number of people along river who blamed the change in color to an industrial discharge. He took samples and

is sending them, and a report, to Michigan Natural Resources department. This photo of buttermilk-colored river was taken about 5 p.m. Sunday from I-196 bridge over Paw Paw river. At that time the water had already cleared up at the Riverside road upstream. The surge of white water was reported near the mouth of the river in Benton Harbor this morning. (Staff photo by Harry Smith).

## Nixon Says Dole Makes Worker Feel Like Fool

### 'COLD DUCK' IS WINNER AP Photo Award Goes To Staffer

Ducks in any season prove winners for Wes Stafford, staff member of this newspaper who has received a second-place award in the annual Michigan Associated Press photograph contest for his picture of a "Cold Duck" on a pile of snow.

Stafford last fall received a second-place award in the Indiana Daily Press association news picture contest for a photograph showing a mother duck leading her brood across a quiet pond. That photograph was titled, "Twilight Swim."

Stafford's photograph of the duck atop a pile of snow received second prize in the feature photo division of the 1970 Michigan Associated Press contest.

Many Twin Cities area residents recall Stafford's spectacular photograph in 1968, showing a lightning-laced sky across the St. Joseph river from Benton Harbor. Illuminated was the courthouse area of St. Joseph. That picture was circulated world-wide and won for Stafford one of the three awards he received that year in a news



WESLEY STAFFORD

picture contest, sponsored by Northwestern University's Medill School of Journalism, for member newspapers of the Indiana Daily Press association. He has won four other photographic awards since 1968.

In the current Associated Press contest, Detroit Free Press Photographer Ed Haun took over-all sweepstakes honors. Dick Ferris of the Iron Mountain News won a special sweepstakes award for newspapers under 17,500 circulation.

(See page 13, col. 8)

## Blossom Pageant Tickets Available

Tickets for tonight's Miss Blossomtime contest are still on sale and may be purchased at the door before the 8 p.m. pageant in the Benton Harbor high school gymnasium. The doors will open at 6:45 p.m. according to contest co-chairmen Mr. and Mrs. Maynard Johnson.

Judges were scheduled to begin interviewing the 28 contestants at 9 a.m. today. The girls in tonight's contest have already been chosen as queens of their southwestern Michigan communities.

furious. It makes the welfare recipient bitter, and it inflicts the distillation of all this anger and bitterness to the children who will inherit this land. It is a disgrace to the American spirit."

Nixon said he does not think any job is menial if it puts bread on the table, "provides for your children, and lets you look every one else in the eye."

He said scrubbing floors or emptying bedpans is not enjoyable work but there is as much dignity in it as in any job to be done in this country "including my own."

Nixon chose for his hard-sell bid for welfare reform an audience of GOB governors beset by rising state welfare costs.

#### GOVERNORS PRAISED

He singled out for praise the state-level efforts of Gov. Ronald Reagan of California, who has been critical of the administration's family assistance plan, and Gov. Nelson Rockefeller of New York.

He said he wanted to commend them especially for "biting a bullet the entire country is going to have to bite if we are going to bring the financial—and worse, the human—costs of the present welfare system under control."

"I do not think we can tolerate a system under which working people can be made to feel like fools by those who will not work," Nixon said. "To the contrary, I think those who refuse to register for work and accept

work or training should be ineligible for welfare payments, an we have written such a stipulation into our welfare reform proposal."

Nixon said he did not believe in a guaranteed annual income but "in a system which insures that a man is rewarded for working and not penalized."

#### TO TAKE WORK

"I advocate a system which will encourage people to take work and that means whatever

work is available," Nixon said. "It does not mean the attitude expressed not long ago by a lady who got up and screamed 'don't talk to us about any of those menial jobs.'

"I am not sure what she considers a menial job but I have probably done quite a few in my lifetime," the President said, "and I never thought they were

(See page 13, col. 1)

## Well-Known St. Joe Man Dead At 81



HERBERT C. KERLIKOWSKIE

Herbert C. Kerlikowske, 81, president of the St. Joseph Savings & Loan Association, and well known former drug store operator in St. Joseph, died Sunday morning in his home, 2771 Washington avenue, of an apparent heart attack.

Mr. Kerlikowske operated the Square Drug store in St. Joseph for 33 years, selling it in 1946. In 1951, he was elected president of the St. Joseph Savings and Loan association.

Known as "Mr. Rotary," he was a past president and was a member of the local civic club since 1918. In 1949, he was elected Southwest Michigan Rotary Governor and also an officer of Rotary International, world-wide service organization. Last Monday, he was honored by the Rotary club for 31 years of perfect attendance.

Active in the Berrien County Youth Fair since 1953, he served as treasurer from 1954 to 1963 and vice president from 1963 until resigning from the board in 1970.

He was a life member of the St. Joseph Masonic Lodge No. 137, St. Joseph Elks Lodge No. 541 and the Malta Commandery No. 44; and a charter member of the Zion Evangelical and Reformed church where he was a member of the Church Brotherhood and had served as past president of the church.

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Due to the death of Edwin D. Ray, Painter's Supplies Inc. will be closed all day Tues. Apr. 20. Adv.

St. Joseph Savings & Loan Assn. will close Wednesday, April 21, due to the death of Mrs. Herbert C. Kerlikowske. Adv.

## Cash Crisis On Front Burner

## Long, Hot Summer In Lansing

LANSING (AP) — The tulips just now poking up along the walk in front of the Michigan Capitol may be the only touch of gentle spring in store for the Legislature when it reconvenes Tuesday after an Easter recess.

Political pressure already is building up to the long-hot-summer level over a million-dollar cash crisis that has forced the

state to halt Medicaid payments for two weeks and possibly delay dependent children's allotments.

#### MATTER OF MONEY

The crux of the issue involves two seemingly unrelated sums of money: a \$50 million budget supplement for the State Social Services Department and a \$45 million transfer from the Motor Vehicle Accident Claims Fund.

The \$50 million, held in abey-

ance in the Legislature since April 8, is needed in part to meet two weeks of Blue Shield claims for doctors, druggists, and ambulance drivers services.

Although these claims are less than \$10 million, the department said it couldn't meet the payment and the carrier announced it, too, must withhold refunds.

State welfare officials added a more poignant urgency when they said April 10 dependent children ADC checks may have to be cut off early this week for lack of funds.

That led Milliken to ask House and Senate leaders to meet again today in an effort to end the political stalemate over the interest that Democrat Aus-

tin has said must be returned over the five-year life of the \$45 million loan to maintain the

(See page 13, col. 6)

Anniversary Week Special: Reg. 30c Sundae 21c; all flavors; April 19-24; TASTE FREEZ, NILES AVE., ST. JOE.

Adv.

(See page 13, col. 7)

## THE HERALD-PRESS

### Editorial Page

W. J. Banyon, Editor and Publisher  
Bert Lindenfeld, Managing Editor

## Hershey Bows To The Inevitable

Hershey, Pa., is one of the more picturesque towns in the U.S. and derives from a history and circumstances equally unique.

Going simply by memory because we lost our tourist folder on the community, Hershey takes its name from a Yankee immigrant who decades ago pioneered one of the world's greatest marketing successes from a Pennsylvania Dutch candy recipe.

The Hershey bar, plain or almond, in nickel or dime size, became the indisputed candy bargain of the age.

Its acceptance was so deeprooted that its black and silver wrapper around an aluminum foil covering was the only advertising indulged by Hershey Foods Corporation once the success bandwagons started rolling.

Nobody except the trustees of the founder's estate and the affairs of his successors really knows how many millions the Hershey bar laid aside for the owners.

Suffice to say the accumulation was such that the company went public in 1930, never skipping a dividend since.

The Milton Hershey School, an orphanage for 1,500 boys owns 64 per cent of the stock in Hershey Foods.

The orphanage, named for the bar's inventor, also owns Hershey Estates which owns just about everything of consequence in Hershey, Pa. This includes a 48-acre amusement park, the country club, four golf courses, a stadium, a zoo, the library, the

## Slippery Anti-War Argument

At last the antiwar movement has found an issue it can really dive into—oil; in fact, "a vast lake of oil" supposedly underlying the continental shelf all the way from the coast of Vietnam to New Guinea, a lake rivaling the deposits of the Middle East and making Alaska's North Slope look like a grease spot.

Recent geological reports of potential major deposits have caused a great fluttering of doves and have given rise to the inevitable question:

Is the United States prolonging the Vietnam war in order to protect the interests of the oil industry?

Last year a group called "Another Mother for Peace" swamped the Senate Foreign Relations Committee with more than 10,000 letters calling for public hearings on the question.

Rep. W. R. Anderson, D-Tenn., speculated in the Congressional Record: "Our boys might be dying in Vietnam to pacify that region in order that our U.S. oil companies can reap the billions of dollars that are projected to result from the exploitation of the greatest oil fields of all."

New York's antiestablishment newspaper, The Village Voice, went even further: "If the major oil companies have suspected the existence of rich deposits off Southeast Asia's waters since the early 1950s, then it stands to reason that they must have tried, during the past decade, to lobby for a U.S. foreign policy that would guarantee them stability."

Yet the only U.S. companies actively producing in Southeast Asia are in Indonesia, and not even Peking claims they had anything to do with the over-

### THE HERALD-PRESS

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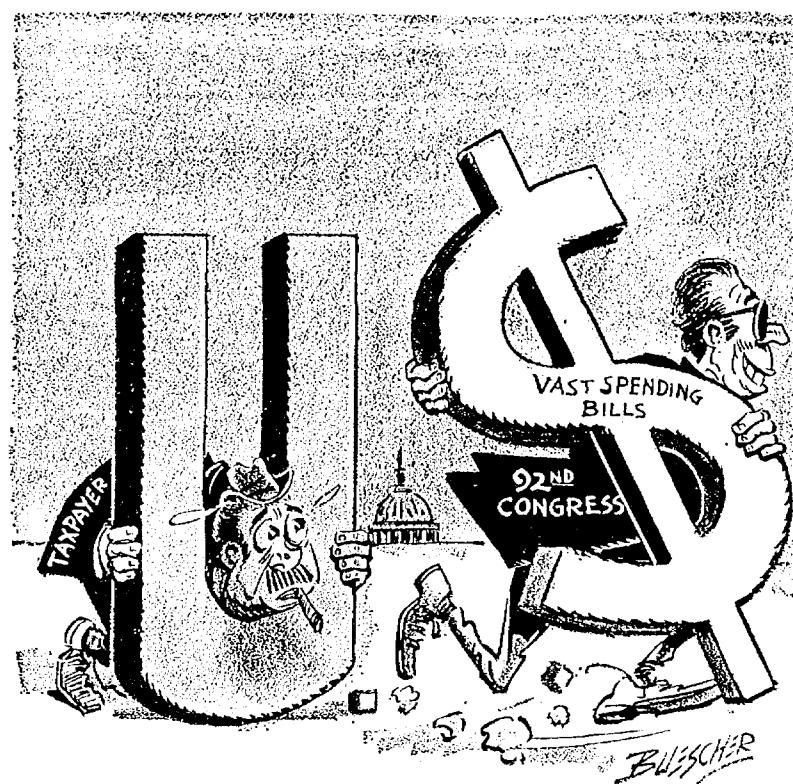
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Mail orders not accepted where carrier service is available.

The first cholera vaccine was developed in the late 19th century by Dr. Waldemar M. Haffkine of the Pasteur Institute in Paris, who discovered that the cholera bacillus was harmless after infecting several animals in succession.

## What's Left



## GLANCING BACKWARDS

### PRESIDENT, RELATIVES TO GREET SPACEMEN

—1 Year Ago—

Back safely from space after a four-day battle for life, the Apollo 13 astronauts journey today toward a reunion with their families and the congratulations of their President.

Astronauts James A. Lovell Jr., John L. Swigert Jr. and Fred W. Haise Jr. fly today to Hawaii for a reunion tonight with their families and President Nixon. The President, in a statement after Apollo 13's flight ended, said, "A relieved nation says, Welcome Home."

### INTERCEPTOR PLANS FOR CITY BY MID-JUNE

—10 Years Ago—

Michigan State highway department planners will present three interceptor routes from I-94 to St. Joseph in the middle of June city commissioners were told last night.

At that time the highway department planners will also recommend one of them to the commission, City Manager Leland Hill said. But the controversial question of the penetrator route was reviewed in detail by Carl E. Schultz, president of Benton Harbor Malleable Industries, an off Laboratory Equipment Company who urged that the commission consider eliminating the no access feature of any contemplated penetrator.

### WORK RESUMES ON PIER HERE

—30 Years Ago—

A crew of workmen and two barges arrived in St. Joseph yesterday to complete the construction of the concrete breakwater for the south pier.

This work will be handled by

the U.S. army engineers and will require some three months to complete.

### SAVE AN HOUR?

—50 Years Ago—

St. Joseph and Benton Harbor will join cities in 17 states next week-end in moving their clocks ahead one hour to summer daylight saving time. Although fast time probably will not be "official" it will be adopted by tacit agreement among the factories, stores, schools and the churches to conform with Chicago time.

### VISITS PARENTS

—50 Years Ago—

Miss Myrtle Zick has gone to Bridgeman to visit her parents over the weekend.

### IMPROVEMENTS

—50 Years Ago—

The new addition to the Lake View hotel will be the finest improvement made on Ship street in many years. Captain Walker has in mind some changes in the old part of the building which will greatly enhance the accommodations and the comfort of the popular hostelry. The entire building will be fitted out with an improved water system and will be heated by steam.

### THE FAMILY LAWYER

#### Rights Of Unborn

There was no doubt that the truck driver was to blame for the collision at a downtown intersection. There was no doubt that the trucking company was liable for injuries suffered by the expectant mother in the other car.

But later, the woman's baby was born blind. Was the trucking company liable for that too?

In a court hearing, the company said a child could not collect damages for something that happened before it was even born. Yet, the court held the

company legally responsible for the child's blindness. The judge said:

"There should be a legal right in the newborn child to begin life with a sound body."

#### NOT ALWAYS CLEAR

This viewpoint, while not universally accepted, is steadily gaining favor — at least, if the accident takes place after the unborn child has become "viable."

Courts have decided it is fairer to put some burden on the defendant than to leave the child uncompensated for a real handicap.

However, it is not always clear that the accident truly did cause the child's affliction. In another case, a child was born mentally retarded after his mother had been hit by a careless motorist.

But this time, there was no clear evidence connecting the two events. Refusing to hold the motorist liable, the court said a damage award would have been based "not on facts but on conjecture."

More unusual was the claim brought on behalf of an illegitimate child against his own father, seeking damages for the "shame" of his birth.

#### PANDORA'S BOX

But the court saw this as a forerunner of countless lawsuits by disgruntled children against their parents:

"One might seek damages for being born of a certain color,

another because of race; one for being born with a hereditary disease, another for inheriting unfortunate family characteristics; one for being born into a large and destitute family, another because a parent has an unsavory reputation."

Fearing to throw open a Pandora's box of litigation, the court decided to turn the claim down.

Seaborg joined the Manhattan Project of scientists concentrating on the creation of the atomic bomb. Many new discoveries in nuclear science are based on work he pioneered.

President Kennedy called him to head the AEC in 1961.

Others born today include Hugh O'Brian and Jayne Mansfield.

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# THE HERALD-PRESS

ST. JOSEPH, MICH. MONDAY, APRIL 19, 1971

Twin City  
News

## Messy Ox Creek Will Get Facelifting

### Elementary, College Students Plan Clean-Up Drive

By RALPH LUTZ

Staff Writer

Eager hands of children and stronger hands of adults are expected to be busy this week, cleaning up a section of Ox creek in Benton Harbor through the removal of litter.

The project is geared to Earth week and the cleanup

work will be done on Thursday, Friday and Saturday.

Mrs. Jasmine Jacob, a native of Ceylon who now teaches first grade at Seely McCord school, has coordinated what she hopes will be a major volunteer effort to clean up Ox creek and the picturesque Ox Creek valley

from the Britain avenue, via-  
duct to Highland avenue.

#### BIG HELPING OUT

Classes at Seely McCord will be dismissed after a morning assembly, so students can work on the project.

Mrs. Jacob said Benton Harbor's public works department is providing a truck and crane

to aid the project.

Adult residents in the area have indicated the desire to work, along with a Lake Michigan college student organization, the Green Lantern. Mrs. Jacob said large boxes are being provided by Whirlpool Corp.

The assembly is scheduled to start at 10:30 a.m. Thursday, at the flag pole outside Seely McCord school. A new flag will be raised. Speaker will be Harry Grenawitzke, Jr., environmentalist for the Berrien county health department. The public is invited.

The cleanup will begin after the assembly and continue through Saturday, when many adults are expected to join. Mrs. Jacob said up to 400 students and teachers from Seely McCord will be involved.

All volunteers are urged to wear old clothes and bring along whatever tools they will need.

The Ox creek clean-up is one of countless similar efforts planned throughout the nation on Earth week. Throughout Benton Harbor during the next two weeks, residents may put out any unwanted items to be picked up on regular pickup days. The landfill the next two Saturdays also will be open free-of-charge to Benton Harbor residents who want to dispose of unwanted items.

Earth week has evolved from the former annual spring cleanup drives, and has expanded to areas such as Ox creek as interest in the environment has increased. Miss Judy Johansen, a first grade teacher at Seely McCord, presented a letter the class wrote:

"Pucker is a fish. She lives in Ox creek. Pucker's home was very dirty. One day the people were sorry that Ox Creek was dirty, so the people made it clean. Now Pucker is happy, because her home in Ox creek is clean."

Miss Johansen said the class writing project stems from efforts by Mrs. Jacob. She said Mrs. Jacob takes her pupils on field trips along the creek. During these trips, Mrs. Jacob observed mounting instances of litter, including a rusty stove and clothes dryer dumped into the creek.

Seely McCord students last year conducted a cleanup of the school grounds. Mrs. Jacob pinpointed Ox Creek as a way to expand beautification efforts.

Mrs. Jacob has taught at Seely McCord for two years. Before that, she taught for four years at Pearl school. Mrs. Jacob's husband, Narasimha Jacob, a native of India, teaches at Pioneer school in the Benton Harbor district.

#### LITTER PILES UP

The St. Joseph-Benton Harbor Jaycees in 1963 launched a major Ox creek clean-up project, and the stretch between Britain and Highland was a major phase of the job. Considerable work was done, but in recent years, accumulation of litter has increased.

Ox creek is a small stream today that empties into the Paw Paw river. Once

however, in 1943, torrential rains swelled the stream which went on a rampage. One person was drowned in the basement of a home, a Penn Central railroad (then New York) train was derailed, a section of Napier avenue was washed out and thousands of dollars worth of agricultural lands were ruined.

**FAR REACHING**

Township Atty. Rocco De-

Francesco said as far as he

knows no municipality in the

state had such a far-reaching

ordinance. The state has certain

standards but there is no model



BIG JOB ADVERTISED: Mrs. James Fair, Jr., of 638 Buss avenue, a neighborhood agent for Seely McCord school, joins youngsters holding signs telling of work to be done in cleaning up junk-filled

stream. Old clothes dryer is example. Youngsters are, from left: Karen Davis, Marie Wilburn, Tyree Wilburn, Kevin Davis and Kirk Davis. (Staff photo)

### MEETING PLANNED

## Downtown Merchants Group Eyed In BH

Benton Harbor merchants have scheduled a meeting April 27 to consider the possibility of

joining forces as a formal organization of businessmen from the downtown area.

The decision to further discuss formation of a downtown merchants' group was reached Saturday night at a combined dinner and forum at the Down-towner restaurant hosted by the restaurant's owners, Mr. and Mrs. Don Anderson.

"We still haven't taken any direction," said Rex Sheeley, prominent downtown landlord who served as master of ceremonies for the program, "but I think the general reaction was favorable."

"It looked like everyone felt we should at least discuss the idea a little further."

Some 20 businessmen spoke to the gathering of more than 100 downtowners and their wives, expressing general optimism about the future of the downtown area but also voicing a series of specific suggestions "to make a good business area better."

No decisions were made concerning the structure of the proposed downtown organization or whether it would function apart from the Twin Cities Chamber of Commerce.

Mrs. Edwin E. Dwan, chair-

man, said Dr. Gordon L. Lip-

pitt, of the School of Govern-

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Mrs. Dwan said the purpose

of the seminar is to examine

some of the underlying causes

of conflict, such as distrust,

competition and differences of

values and fear of change.

A day-long seminar, "Coping with Change," will be held Wednesday at Schuler's restaurant, Stevensville, under sponsorship of the Industrial Management Training Program of Twin Cities Area Chamber of Commerce.

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# THE HERALD-PRESS

ST. JOSEPH, MICH.

MONDAY, APRIL 19, 1971

Section  
Two

*Berrien Deputy Wins Diploma*

## Search For Knowledge Continues

By BRANDON BROWN

Staff Writer

Michael Devine has a "distinct feeling that the only way law enforcement is going to reach a level of professionalism is through education and training."

So Devine, 34, of 777 East Napier avenue, Benton Harbor, logged 48,000 miles during the past year commuting from his job as a Berrien sheriff's deputy to the Michigan State University campus at East Lansing to finish a final year of college and win a bachelor of science degree in police administration.

During the 12 months, Devine spent seven months on academic leave of absence granted by Sheriff Forrest "Nick" Jewell and five months working nights as a sheriff's dispatcher and commuting to and from East Lansing during the days.

Devine proudly notes he held 15 to 26 class credits per term and maintained an overall grade-point of 3.67 on a 4-point scale. That's almost an A average.

Devine started his college career in 1957 at the East Lansing campus. Over the next 13 years, while working various jobs, he completed three years of college at MSU's extension service and the Lake Michigan college law enforcement school.

He began a final year of classes at East Lansing last April with expenses offset in part by a Law Enforcement Education program grant from the U.S. Justice department.

For five of the past 12 months, Devine would arrive at the sheriff's department radio room at 10 p.m., work to 6 a.m., drive through snowstorms, fog and high winds for some six hours of classes at East Lansing, and start home at 3 p.m.

This left about 4½ hours a day for sleep and study, but with

the help of his wife, Shirley, Devine says he was able to stick it out until the weekends.

As a result of his training, Devine would like to see a re-examination of the role the police play plus local efforts to provide lawmen with a chance to better themselves.

Some of the innovations, he says, might include:

— A satellite of the MSU school of criminal justice in Berrien county so officers could readily further their education.

— Release on personal recognizance for suitable jail inmates

so they stay on the job and their families stay off welfare.

— Staff positions on police departments for men to plan, research and evaluate police methods such as "Do we have a car where we need it, when we need it, and if not, what changes must be made?"

Social training for police officers or else another agency to handle non-crime affairs — such as a cat in a tree or marital dispute — that policemen spend 87 per cent of their duty hours working on.

"Right now, everything's shoved off on the police because there's no one else to do it," Devine says.

— A hospital detoxification unit to treat drunks instead of wasting police, prosecutor and court time on what basically is a mental and physical problem rather than a crime.

— Uncluttering the jails by police use of summonses for persons to appear in court instead of jailing the offender, for nonviolent minor crime such as minors possessing intoxicants, littering and shoplifting.

Were the sleepless nights and worn-out tires worth it?

Apparently so, because Devine says he has been accepted at MSU for post-graduate courses toward a master's degree in police administration.

He estimates it will take 15 months of study to win the degree and he plans to continue commuting to classes while working as a dispatcher.



**'PIGSKIN' AND BADGE:** Berrien Sheriff Forrest Jewell (left) granted Deputy Michael Devine seven months of academic leave this past year so Devine could obtain what police administration students jokingly refer to as a "pigskin" rather than sheepskin. Devine also spent five months working for Jewell while commuting, logging 48,000 miles to and from MSU campus at East Lansing. (Staff photo)

## Mother Rescues 3 Children

BANGOR — A mother is credited with saving herself and her three young children from asphyxiation in their second-floor apartment here early this morning.

Mrs. Diane Speicher of 415 Division street removed her children, all under five years, from the smoke-filled apartment to a porch rooftop, where they were rescued by firemen.

Fire Chief Duane Goss said smoke in the apartment was so thick the occupants would not have survived if Mrs. Speicher had not acted when she did.

She told firemen she was awakened by a child's cough.

She attempted to carry the youngest down the stairs but was prevented by the smoke.

From the porch rooftop, her cries for help were heard by Theron Wood, city maintenance man, who called the fire department at 4:15 a.m.

Chief Goss estimated \$250 in damage, mainly from smoke. It was confined to the second floor apartment, he said, and apparently began in a closet there. Cause was not determined.

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